

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Morrow, Adrian T	§	Case No. 08 B 02846
	Morrow, Kandace Y	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/08/2008.

2) The plan was confirmed on 04/08/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 05/23/2011.

6) Number of months from filing or conversion to last payment: 40.

7) Number of months case was pending: 42.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$9,900.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,889.00
Less amount refunded to debtor	\$1,108.00

**NET RECEIPTS:** \$44,781.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,484.00
Court Costs	\$0
Trustee Expenses & Compensation	\$2,706.19
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$6,190.19

Attorney fees paid and disclosed by debtor \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Felicia Pillow	Priority	\$0	NA	NA	\$0	\$0
Illinois Dept of Revenue	Priority	\$2,200.00	NA	NA	\$0	\$0
American Honda Finance Corporatio	Secured	\$23,498.00	\$23,498.00	\$23,498.00	\$18,695.18	\$0
Capital One Auto Finance	Secured	\$22,279.00	\$22,279.00	\$22,279.00	\$17,672.78	\$0
City Of Chicago	Secured	\$263.87	\$929.84	\$929.84	\$0	\$0
DCS Financial Services	Secured	\$34,000.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Secured	NA	\$492.52	\$492.52	\$0	\$0
Lighthouse Financial Group	Secured	\$2,130.00	\$2,130.00	\$2,130.00	\$2,130.00	\$92.85
National City Bank	Secured	\$135,497.00	NA	NA	\$0	\$0
ADT Security Systems	Unsecured	\$160.49	NA	NA	\$0	\$0
AES/EFR	Unsecured	\$9,389.00	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$0	NA	NA	\$0	\$0
American Honda Finance Corporatio	Unsecured	NA	\$281.66	\$281.66	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$1,515.99	\$1,166.38	\$1,166.38	\$0	\$0
Arrowhead Investments	Unsecured	\$390.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$445.00	\$480.91	\$480.91	\$0	\$0
Capital One Auto Finance	Unsecured	NA	\$153.09	\$153.09	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cash Call	Unsecured	\$676.12	NA	NA	\$0	\$0
Cash Call	Unsecured	\$5,018.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$6,022.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$4,019.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,040.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,387.00	NA	NA	\$0	\$0
Citicorp	Unsecured	\$1,560.00	NA	NA	\$0	\$0
Continental Finance	Unsecured	\$328.88	NA	NA	\$0	\$0
CorTrust Bank	Unsecured	\$112.00	\$378.92	\$378.92	\$0	\$0
CorTrust Bank	Unsecured	\$470.00	\$542.34	\$542.34	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,497.00	\$1,077.92	\$1,077.92	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$2,676.23	\$2,676.23	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,080.00	\$2,080.07	\$2,080.07	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,814.79	\$1,372.18	\$1,372.18	\$0	\$0
Educational Credit Management Corp	Unsecured	\$32,748.00	\$34,216.84	\$34,216.84	\$0	\$0
ERS Solutions	Unsecured	\$174.44	NA	NA	\$0	\$0
First Bank Of Delaware	Unsecured	\$343.00	NA	NA	\$0	\$0
First National Bank	Unsecured	\$43.00	NA	NA	\$0	\$0
First National Credit Card	Unsecured	\$148.00	NA	NA	\$0	\$0
Gerald & Associates	Unsecured	\$2,031.80	NA	NA	\$0	\$0
Holy Cross Hospital	Unsecured	\$40.80	\$27.00	\$27.00	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$334.00	\$323.71	\$323.71	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$615.17	\$615.17	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$480.00	\$611.45	\$611.45	\$0	\$0
Loan Machine	Unsecured	\$1,600.00	\$1,227.03	\$1,227.03	\$0	\$0
Loan Machine	Unsecured	NA	\$1,079.43	\$1,079.43	\$0	\$0
Magnum Cash Advance	Unsecured	\$350.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$161.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$264.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$161.00	NA	NA	\$0	\$0
Merrick Bank	Unsecured	\$1,508.00	\$1,791.34	\$1,791.34	\$0	\$0
Nationwide Cassel LLC	Unsecured	NA	\$803.88	\$803.88	\$0	\$0
OSI Recovery Solutions	Unsecured	\$195.69	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$420.00	\$433.18	\$433.18	\$0	\$0
Plains Commerce Bank	Unsecured	\$413.00	\$413.33	\$413.33	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,054.00	\$1,101.85	\$1,101.85	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,251.00	\$3,266.93	\$3,266.93	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Premier Bankcard	Unsecured	\$417.00	\$417.99	\$417.99	\$0	\$0
Premier Bankcard	Unsecured	\$255.00	\$255.08	\$255.08	\$0	\$0
Premier Bankcard	Unsecured	\$255.00	\$217.69	\$217.69	\$0	\$0
Prosper Market Place Inc	Unsecured	\$1,910.00	\$1,853.36	\$1,853.36	\$0	\$0
Quick Click Loans	Unsecured	\$2,900.00	\$2,586.93	\$2,586.93	\$0	\$0
RoundUp Funding LLC	Unsecured	\$608.00	\$608.00	\$608.00	\$0	\$0
RoundUp Funding LLC	Unsecured	\$699.00	\$2,310.51	\$2,310.51	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$163.90	\$163.90	\$0	\$0
Short Term Loans LLC	Unsecured	NA	\$793.70	\$793.70	\$0	\$0
Sir Finance Corporation	Unsecured	\$1,748.00	\$1,104.00	\$1,104.00	\$0	\$0
T Mobile USA	Unsecured	NA	\$121.67	\$121.67	\$0	\$0
Visa	Unsecured	\$370.31	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$47,907.00	\$38,497.96	\$92.85
All Other Secured	\$1,422.36	\$0	\$0
<b>TOTAL SECURED:</b>	\$49,329.36	\$38,497.96	\$92.85
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$66,553.67	\$0	\$0

**Disbursements:**

Expenses of Administration \$6,190.19

Disbursements to Creditors \$38,590.81

**TOTAL DISBURSEMENTS:** \$44,781.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 31, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.